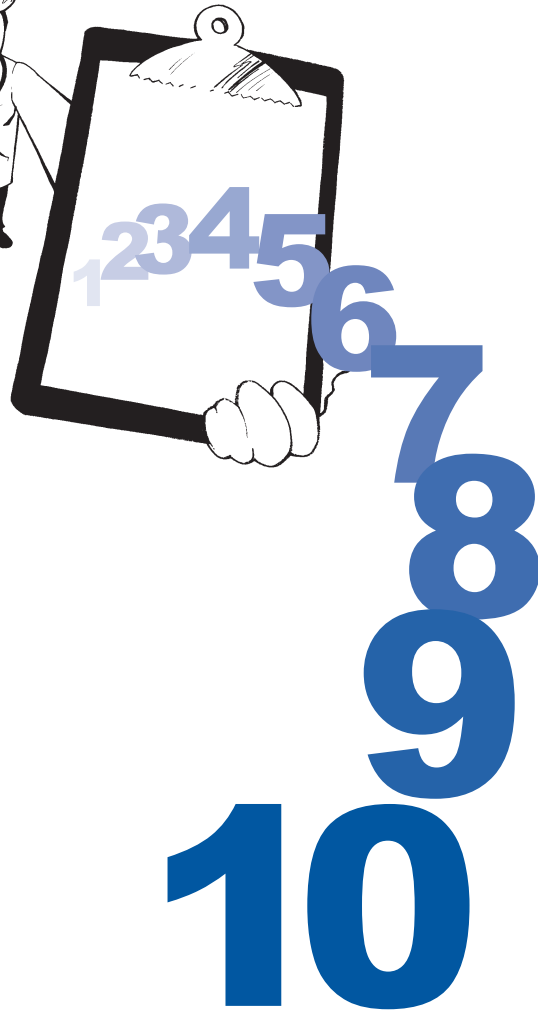
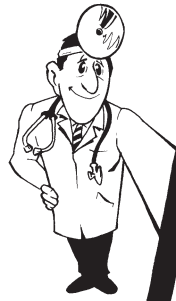




DPA



10 Steps to Enrollment



Consider a Medical Plan

You MUST ENROLL in order to have ANY MEDICAL coverage for 2003

- ✓ All health care plan designs have deductibles, coinsurance and copayments. We recommend that you thoroughly review each plan design before choosing a plan.
- ✓ If you do not want to enroll in a medical plan, skip this step and GO TO STEP 2
- ✓ To consider enrolling in a medical plan; GO TO the Benefits Guide 2003 and SEE STEP 1
- ✓ After reviewing the Benefits Guide 2003 and if choosing an HMO, write down name of medical plan and physician name & PCP number (if applicable). You will need this information to complete the Medical, Dental, Pretax Premium Enrollment & Change Form. You do not need specific physician information to enroll in Anthem EPO or PPO. Please visit www.medicalquest.com/costate to find physicians and their corresponding PCP number.
- ✓ Continue to STEP 2



Consider a Dental Plan

You MUST ENROLL in order to have ANY DENTAL coverage for 2003

- ✓ If you do not want to enroll in a dental plan, skip this step and GO TO STEP 3
- ✓ To consider enrolling in a dental plan; GO TO the Benefits Guide 2003 and SEE STEP 2
- ✓ Continue to STEP 3

Notes



Consider Pretax/ After-Tax Deductions

**You MUST ENROLL in order to have your
premiums deducted Pretax or After-Tax**

- ✓ Pretax on medical and/or dental premiums help to lower your taxable income.
- ✓ If you do not want to enroll in a medical and/or dental plan, skip this step and GO TO STEP 4
- ✓ To consider enrolling for Pretax or After-tax deduction(s) for medical and/or dental premiums; GO TO the Benefits Guide 2003 and SEE STEP 3
- ✓ Continue to STEP 4

Notes



Consider Flexible Spending Account(s)

**Enrolling in Flexible Spending Accounts is an
Annual Election**

- ✓ You may save money for medical, dental and day care expenses by enrolling in Health Care and Dependent Day Care Flexible Spending Accounts.
- ✓ If you do not want to enroll in a Flexible Spending Account(s), skip this step and GO TO STEP 5
- ✓ To consider enrolling for Flexible Spending Accounts; GO TO the Benefits Guide 2003 and SEE STEP 4
- ✓ Continue to STEP 5



Consider Optional Long-Term Disability (LTD)

You must contact Standard Insurance Company to enroll in Optional LTD

- ✓ Disability coverage may help protect a portion of your income if you become disabled.
- ✓ If you do not want to enroll in Optional LTD, skip this step and GO TO STEP 6
- ✓ To consider enrolling for Optional LTD; GO TO the Benefits Guide 2003 and SEE STEP 5
- ✓ Continue to STEP 6



Basic Life and Optional Life/AD&D

You must complete the Life and AD&D Enrollment & Change Form to designate your beneficiary for \$12,000 of state-paid Basic Life/AD&D insurance.

- ✓ Optional Life/AD&D may provide additional coverage for you and/or your eligible dependents.
- ✓ If you do not want to enroll in Optional Life/AD&D, skip this step and GO TO STEP 7
- ✓ To consider enrolling for Optional Life/AD&D; GO TO the Benefits Guide 2003 and SEE STEP 6
- ✓ Continue to STEP 7

Notes



Consider Tax-Deferred Savings

**You may enroll at ANY time to start contributions
toward a Tax-Deferred Savings Plan**

- ✓ Tax Deferred Savings Plans provide a supplement to your retirement income.
- ✓ If you do not want to enroll in a Tax-Deferred Savings Plan at this time, skip this step and GO TO STEP 8
- ✓ To consider enrolling in a Tax-Deferred Savings Plan; GO TO the Benefits Guide 2003 and SEE STEP 7
- ✓ Continue to STEP 8

Notes



Complete Required Enrollment Form

- ✓ Whether you decide to enroll in Medical, Dental, Pretax Premium coverage or not, you MUST complete the Medical, Dental, Pretax Premium Enrollment & Change Form which can be found in your Benefits Enrollment Materials folder. Completing this step provides a tracking mechanism to help make sure that all benefit eligible employees have the opportunity to consider benefits for 2003.



Complete Optional Enrollment Forms

Forms can be found in your *Benefits Enrollment Materials* folder

- ✓ If you decide to enroll in the Flexible Spending Account(s), complete the Flexible Spending Accounts Enrollment and Change Form
- ✓ If you decide to enroll in the State of Colorado's 457 Match Plus, complete the Participant Enrollment 457/401(a) Plans form
- ✓ Complete the Basic Life/AD&D portion of the Life and AD&D Insurance Enrollment & Change Form and, if you decide to enroll in Optional Life/AD&D Insurance, complete the rest of the form (including the health statement if you want to apply for life insurance amounts above the guarantee issue).

See *Important Contact Information* to enroll in the following optional plans

- ✓ Contact Standard Insurance Company to enroll in Optional Long-Term Disability
- ✓ Contact PERA to enroll in the PERA 401(k)
- ✓ Contact your University/College Campus Payroll/Personnel Administrator to enroll in a 403(b)
- ✓ Contact your Payroll/Personnel Administrator about enrolling, for the 401(a) Elected and Appointed Officials Pension Plan



Submit Enrollment Forms

- ✓ All Enrollment Forms MUST be SUBMITTED to your Payroll/Personnel Administrator within 31 days of your hire date.

Notes

